

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

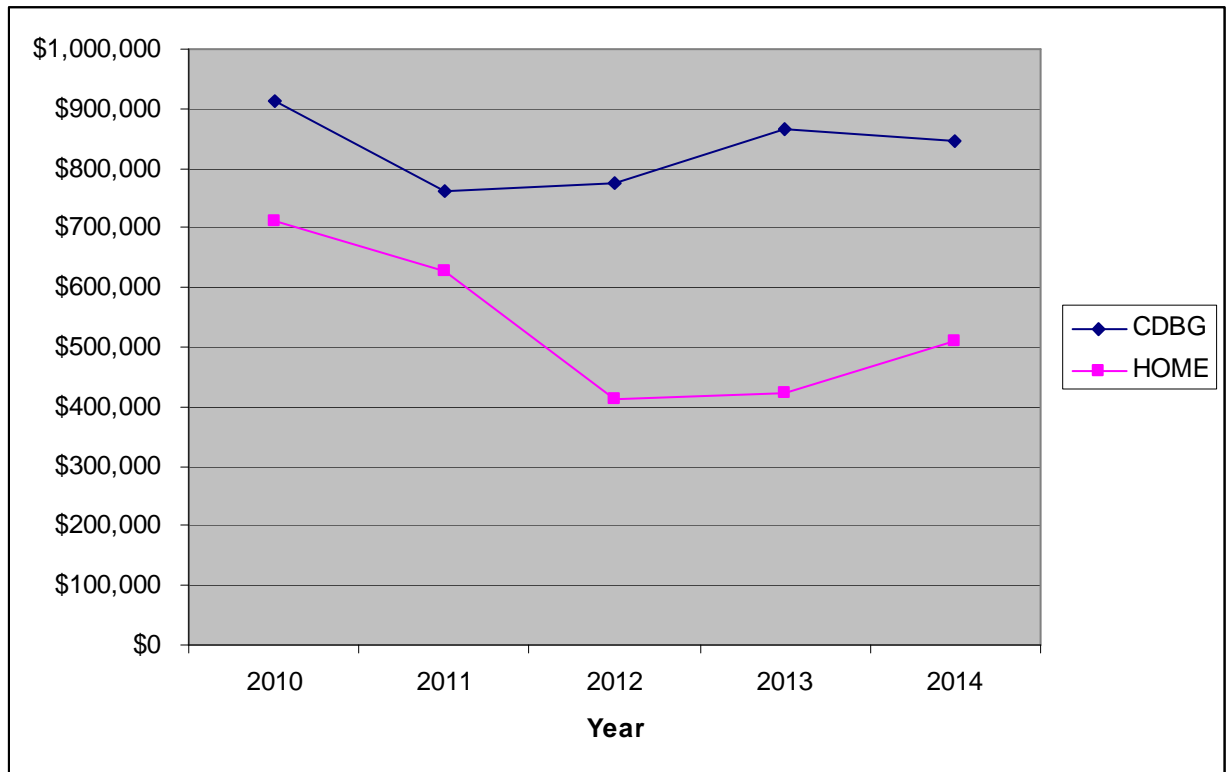
The City of Bloomington, Indiana is an entitlement community selected by the U.S. Department of Housing and Urban Development as is the administering agency for federal programs such as the HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG). The Housing and Neighborhood Development Department (HAND) is the lead agency in the Consolidated Plan process.

What is the Consolidated Plan?

The Consolidated Plan process requires the community to state in one document its plan to pursue the goals outlined by HUD for all community planning and development programs, as well as for housing programs. Those goals are:

- a. Decent housing includes helping homeless persons to obtain appropriate housing and assisting persons at risk of becoming homelessness, retention of affordable housing stock, and increasing the availability of housing that is affordable and in good condition for low to moderate income households. Decent housing also includes increasing the supply of supportive housing for persons with special needs, including persons with HIV/AIDS, the elderly and the disabled.
- b. A suitable living environment includes improving the safety and livability of neighborhoods, increasing access to quality public and private facilities and services; deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.
- c. Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); and the provision of public services concerned with employment.

Over the past five years, the City of Bloomington has seen a reduction in its Community Development Block Grant and HOME Investment Partnership Program funding. In order to counter those federal cuts, the City through its Housing and Neighborhood Development Department, has done what it can to maximize the resources available by partnering with local agencies or leveraging other funding when possible.



A few examples of those coordinated efforts include:

- The BPD Outreach Program is a homeless outreach program that partners with local agencies to provide outreach service to homeless individuals and families; and
- Crawford Apartments where HOME funding was used to leverage Low Income Housing Tax Credits to develop 25 units of permanently supportive housing.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Strategy 1: Increase the number of affordable housing units.

1. Assist for-profit and non-profit developers with the cost of creating affordable housing units by subsidizing the construction/rehabilitation cost by providing low cost construction financing.
2. Assist for-profit and non-profit developers meet Planning requirements by waiving sewer hook-on fees for affordable housing projects and assisting with the cost of infrastructure improvements such as sidewalks.
3. Provide down payment and closing cost assistance to income eligible applicants.
4. Provide assistance to housing programs that target homeless individuals or households, where appropriate, through programs such as HOME assistance to developers, Tenant Based Rental Assistance and/or Shelter + Care.
5. Study options to develop workforce housing (81-125% Area Median Income).
6. Provide technical assistance to for-profit and non-profit developers.

Strategy 2: Improve existing owner-occupied structures for low- to moderate-income individuals/families.

1. Provide zero-percent interest loans to rehabilitate owner-occupied homes focusing on code related repairs, energy efficiency upgrades, accessibility modifications (if appropriate), and historic exterior upgrades (if appropriate).
2. Provide funding to make emergency repairs that threaten the health and safety of occupants.
3. Provide funding to make accessibility modifications for both owner-occupied and rental units so that qualified applicants may remain in their homes.
4. Assist non-profit organizations with the cost of rehabilitation of existing owner-occupied structures.

Strategy 3: Create or improve infrastructure in target areas.

1. Provide funding for the creation and/or repair of water/sewer lines in areas that are not served or where infrastructure is breaking down.
2. Provide funding pedestrian pathways such as sidewalks (including curb improvements), ADA transition ramps, and multi-purpose pathways.

Strategy 4: Improvement of Public Facilities.

1. Provide funding to non-profits for the improvement of public facilities that are primarily used by HAND target populations.
2. Provide funding to improve neighborhood parks in HAND target areas.

Strategy 5: Public Service Assistance.

1. Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care.
2. Provide funding to non-profit organizations that provide a safety net for community members in need.
3. Provide funding to non-profit organizations that provide valuable services to improve quality of life.

In addition, HAND's housing objectives include:

Objective 1: Create opportunity for the development of affordable housing.

Objective 2: Provide financial assistance for the development or modification of housing that is accessible.

Objective 3: Create opportunity for the development of affordable senior housing.

Objective 4: Work to develop creative ways to encourage workforce housing close to employment centers.

3. Evaluation of past performance

Priority Needs Analysis and Strategies:

Objective 1: Create opportunity for affordable homeownership

A. Acquire available properties for construction of affordable housing units.

Twenty-six (26) properties were acquired for construction of affordable housing units.

B. Provide infrastructure assistance when applicable.

Sewer hook on waivers were given by the City of Bloomington Utilities Department for twenty (20) lots that were acquired for affordable housing units. The HAND Curb & Sidewalk program invested \$24,591 in sidewalk infrastructure for affordable housing units.

C. Provide subsidy to for-profit and non-profit developers for the construction of affordable owner-occupied homes.

HAND subsidized twenty-one (21) projects with for-profit and non-profit developers for the construction of affordable owner-occupied homes.

D. Provide non-profit developers with attractive construction loans for the construction of affordable owner-occupied homes.

Non-profit developers were given two loans for a total of \$222,740 to build two affordable owner-occupied homes.

E. Acquire appropriate available properties for rehabilitation.

Due to the lending market correct made by investors and lending institutions during this time period, it became increasingly more difficult for first time low to moderate income home buyers to get a mortgage. HAND chose not to pursue this goal at this time.

F. Provide homeowners direct assistance to purchase and rehabilitate existing homes through HAND's Purchase-Rehab Program.

One graduate of the Home Buyer's Club took advantage of the Purchase-Rehabilitation Program to purchase and rehabilitate their home.

G. Provide homeowners direct assistance to purchase homes through HAND's Down Payment and Closing Cost Assistance Program.

Fourteen (14) eligible graduates of the Home Buyer's Club were granted Down Payment and Closing Cost assistance of \$5,000 each to purchase their first homes.

H. Continue to work with local lenders to create partnership opportunities to finance affordable housing.

Local lenders in Bloomington traditionally are supportive and lend actively to the low- to moderate-income community. The lending community has been very reluctant to provide mortgages on any property that has attached affordability covenants. HAND has worked to develop partnerships with local lenders to provide mortgages under these parameters. Two lenders are now actively participating in these programs.

I. Provide support and assistance to potential first time homebuyers through HAND's Home Buyer's Club.

The Home Buyer's Club program helps first time homebuyers understand and overcome obstacles involved in realizing the American dream of homeownership. Presenters including HAND's HUD-certified housing counselors and local real estate industry professionals. Two-hundred and

thirty-six (236) persons earned certifications for completing the 13 hour class.

Objective 2: Create opportunity for the development of affordable rental units

A. Provide subsidy to for-profit and non-profit developers for the construction of affordable rental units.



HAND provided \$887,000 to developers for the construction of 93 affordable rental units (22 of which are HOME subsidized), such as Crawford Apartments which is a permanently supportive housing complex. This subsidy leveraged \$15,994,892.

B. Provide infrastructure assistance when applicable.

No funds were provided in this category.

C. Provide non-profit developers with attractive construction loans for the construction of affordable rental units.

HAND did not provide construction loans for rental new construction during this period. All funds provided to non-profit developers were in the form of conditional loans (grants).

D. Continue to work with local lenders to create partnership opportunities to finance affordable rental units.

Most of the new construction affordable rental units were also Low-Income Housing Tax Credit projects and developers brought their own financing to the table.

E. Provide support and assistance to potential renters through HAND's education opportunity R101- Renting in Bloomington.

R101-Renting in Bloomington provides participants with information on tenants and owners rights and responsibilities, fair housing, the Residential Rental and Lodging Establishment Inspection Program, and how to be a good tenant and neighbor. Successful graduates of R101 are

eligible to apply for an interest-free loan to cover security/damage deposits on an appropriate rental unit. Eighty-three (83) certifications of completion have been awarded and forty-five (45) households received deposit assistance.

Objective 3: Encourage neighborhood stabilization

A. Provide rehabilitation and historic renovation assistance to existing eligible homeowners.



HAND provided historic construction guidance and financial assistance on 3 Owner-Occupied Rehabilitation Projects and 5 Community Housing Development Organization projects during the last Consolidated Plan period. These projects were either assisted with CDBG or HOME funding.

B. Provide subsidy to create more accessible rental units to for-profit and not-for-profit developers.

Subsidies were provided to create more accessible rental units at Patterson Pointe Senior Apartments and Crawford Apartments, a permanently supportive housing project for chronically homeless individuals and couples.

C. Provide rental inspections to maintain the integrity of rental properties.

All rental properties, with the exception of Indiana University owned properties, located within the city limits must be registered and inspected by the Housing and Neighborhood Development Department (HAND) on a 3, 4 or 5 year rotation basis depending on several factors. During the last Consolidated Plan period, HAND inspected every rental unit at least once or 33,003 inspections.

D. Provide existing homeowners with assistance to make emergency home repairs that threaten the health and safety of the occupant or the integrity of the structure.

HAND provided \$92,747 in assistance to 26 households to make emergency home repairs.

E. ***Provide technical assistance to homeowners on appropriate historic renovations, where applicable.***

In its regulatory oversight of housing in historic districts and among surveyed properties, HAND staff reviewed 187 Certificates of Appropriateness and 53 Demolition Delay cases. In these instances, advice is usually provided in developing remodeling plans for the exterior of the homes.

F. ***Provide neighborhood assistance through Neighborhood Improvement Grant or the Small & Simple Grant (general fund).***



Neighborhood Improvement Grant Program provides for nontraditional capital projects with community wide benefit to neighborhood organizations and/or partner organizations. The program is intended to give residents an opportunity to have direct input and influence into the improvement of Bloomington's neighborhoods, such as the mural above that can be found in Building Trades Park. Over the past five years, HAND has expended \$183,937.20 (general fund) which leveraged an additional \$69,107.82.



The Small & Simple Grant program provides neighborhoods with the opportunity to initiate nontraditional or community building projects require \$1,000 or less. Over the past five years, HAND has expended \$21,962.20 which leveraged an additional \$38,942.91.

G. Provide neighborhoods with neighborhood clean-up grants.

Annually, HAND sponsors two neighborhood cleanups selected through a competitive process. Over the last five years, 12 neighborhood have received clean-ups removing 72 tons of trash, 13,792 pounds of metal (recycled), and 314 tires. In addition, HAND removed hazardous materials and yard waste.



H. Provide technical assistance to neighborhoods to create or strengthen neighborhood associations.

The Program Manager for Neighborhood Services host a number of programs, services and grants to provide assistance with concerns that arise in neighborhoods. Since 2010, assistance as included the following: neighborhoods organized -- 11; neighborhood improvement grant technical assistance -- 21; small & simple technical assistance -- 34; and neighborhood clean-up grants -- 12.

I. Provide technical assistance to neighborhood to develop a neighborhood plan.

The Neighborhood Plan process was discontinued by the HAND and Planning Departments, but HAND still provides assistance to neighborhoods to organize, build capacity, and provide self-direction for improvements in their neighborhoods.

J. Provide technical assistance to citizens to encourage community building through programs such as Citizen Academy.

Citizens' Academy is a nine week program that provides thirty (30) participants with an interactive learning experience about City services, programs, and responsibilities. Through sessions with various City Departments, the participants learn about the challenges to city government, budget limitations, day-to-day operations and mandates. Since 2010, one hundred & fifty (150) citizens have participated in the Academy.

Non-homeless Special Needs:

Objective 1: Provide assistance to the elderly or disabled to allow them to remain in their homes

- 24 homes received accessibility modifications; 12 of those households were considered "elderly."
- 1 elderly households received Tenant Based Rental Assistance.

Objective 2: Provide financial assistance to low-income individuals and families in need of housing

- 34 households received Tenant Based Rental Assistance
- 52 households received damage deposit assistance through HAND's R101 - Renting in Bloomington program (general fund).

Objective 3: Provide financial assistance for the creation of handicapped accessible housing

- 24 individual properties received accessibility modifications
- 61 accessible senior apartments at Patterson Pointe Apartments (8 HOME assisted)
- 25 accessible permanently supportive housing apartments at Crawford Apartments (10 HOME assisted)

Objective 4: Provide financial assistance to organizations that serve special needs groups

- Modification for facilities, operations assistance for DV, homeless & substance abuse

Objective 5: Provide financial and technical assistance to provide for handicapped accessible infrastructure

- Over the course of the 2010 Consolidated Plan financial assistance was provided for handicapped accessible infrastructure in the total amount of \$49,951.50.

4. Summary of citizen participation process and consultation process

In order to assemble the data needed to assess community needs, the Housing and Neighborhood Development (HAND) Department reviewed a variety of data sources. Those sources included: 2010 Census, American Communities Survey information, the Service Community Assessment of Needs (2012), the Heading Home - A Regional Plan to Make Homelessness Rare, Brief & Nonrepeating (2014), the Growth Policies Plan 2002, etc.

HAND did a community wide survey as well as two surveys to specific demographics. HAND hosted a number of public forums around the community on topics such as affordable housing, economic development homelessness, community development and social services. Staff members from HAND interviewed key informants from a variety of disciplines on issues that affect the community. A summary of comments is attached as Exhibit A.

5. Summary of public comments

Please see attached Exhibit A for data and comments received during the participation process.

Comments received during the comment period will be added to this document upon receipt. The comment period ends April 13, 2015.

6. Summary of comments or views not accepted and the reasons for not accepting them

Comments received during the comment period will be added to this document upon receipt. Any comments not accepted will be noted at that time. The comment period ends April 13, 2015.

7. Summary

In summary, this Consolidated Plan will build off of the work of the previous Consolidated Plan as outlined above. The City of Bloomington Housing and Neighborhood Development Department (HAND) will continue to work with its

partner city departments and other outside entities to maximize resources to create a better quality of life for all citizens of Bloomington.